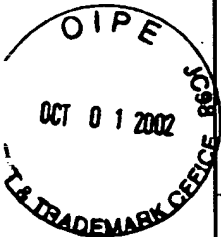


Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.



Substitute for form 1449A/PTO			Complete if Known		
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)			Application Number	09/986,670	
			Filing Date	November 9, 2001	
			First Named Inventor	Bart Kavanaugh	
			Art Unit	2166	
			Examiner Name	Not Yet Assigned <i>Alon</i>	
Sheet	1	of	1	Attorney Docket Number	K2475.0001/P001

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number Number-Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
<i>A</i>	A	2002/0035489 A1-	03-21-2002	HERMAN et al.	
<i>A</i>	B	5,752,236 A-	05-12-1998	SEXTON et al.	
<i>A</i>	C	5,966,693 A-	10-12-1999	BURGESS	

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶

¹ Applicant's unique citation designation number (optional). ² See attached Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the application number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS				
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²	
A	A	Oliver, J. "Using Annuity Contracts for Transferring Wealth". National Underwriter, September 1, 1997, pg. 7. The National Underwriter Company		
A	B	Bostroff, S. "When The Modern Insurance Industry's Beginnings Stirred". National Underwriter, March 31, 1997, pg. 1. The National Underwriter Company.		
CA	C	"RECEIVE A \$10 MILLION RETURN FOR A \$75 THOUSAND ANNUAL OUTLAY". www.barrykaye.com [online], January 25, 1999. Retrieved on March 26, 2002. Retrieved from Internet <URL:###http://web.archive.org/web/20020403091751/http://www.barrykaye.com/75k/htm>		
A	D	White, G. "Banks Should Encourage Customers to Use Direct Deposit". The American Banker, March 26, 1981, pg. 4. The American Banker, Inc. [retrieved on 3/29/02]. Retrieved from: Lexis-Nexis[online].		
A	E	"Phoenix Introduces Innovative Immediate Variable Annuity". Business Wire, May 14, 2001. Business Wire Inc. [retrieved on 2002-04-04]. Retrieved from: Lexis-Nexis[online].		
A	F	"Deutscher Investment-Trust of the Dresdner Bank Group Rely on Softwired for Financial Asset Management Integration Solution". Java Industry Connection [online], May 29, 2001. Retrieved on March 28, 2002. Retrieved from the Internet URL <http://industry.java.sun.com/javaneWS/stories/story2/0,1072,36827,00.html>		

Examiner Signature	<i>[Signature]</i>	Date Considered	2/21/02
--------------------	--------------------	-----------------	---------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

RECEIVED

OCT 03 2002

GROUP 3600